INSURANCE MEN HAVE HEADQUARTERS HERE FOR SALE-

Mr. and Mrs. Elmer A. Ricker of Deadwood, S. D., arrived in Salt Lake this week to reside. Mr. Ricker becomes agency manager for the Equitable Life Insurance company of Utah, having held a similar position with the Equitable at Deadwood.
C. F. Kutnewsky has associated himc. F. Kuthewsky has associated himself with the Equitable Life Insurance company as agency supervisor. Mr. Kuthewsky was for a number of years one of the managers forthe Equitable in Utah. His jurisdiction will now extend over Idaho and the intermountain country with headquarters here. country, with headquarters here.

LADIES OF THE G. A. R. HOLD OLD-TIME SOCIAL

At Odd Fellows hall, Postoffice place, last night, Reynolds Circle No. 1, Ladies of the G. A. R., were the hosts at an "old-time social," given to veterans of the Grand Army in the city, with their wives, and the widows of veterans. The evening was spent in cards, a banquet and dancing. The committee in charge of the affair was committee in charge of the affair was composed of Mrs. Henrietta Harsh, president of the circle; Mrs. Gertrude Newton, Mrs. Jennie Bowering, Mrs. Elias Price and Mrs. J. B. Redman.

New Millinery Monday, One-third and half price. MEHESY'S, 156 Main St.

FUNERAL DIRECTOR. EBER W. HALL, Undertaker, Embalmer, 164 So. W. Temple. Both phones 1019

FLORISTS.

E. A. LAMBOURNE FLORAL CO., No. 8 South Main, with Willes-Horne Drug Co. Leading Florists on funeral designs. Phones 374.

RICHARD E. EVANS, 36 SO. MAIN St. Both phones 961. Residence, 1472 Indiana avenue.

WALTER W. KING, FLORIST, 214 E. 2d South. Phones 37. Specialist funeral designs and everything floral.

BUSINESS CARDS.

BUYING AND SELLING. ALL KINDS second-hand clothing, trunks, valises; best prices paid. 28 Com-mercial st. Send postal card. Phone 3771.

OSTRICH PLUMES CLEANED. F. A. CARTER FUR CO., 27 W. 1st So. Furs remodeled, repaired, redyed. CLEANING AND DYEING. SALT LAKE CLEANING CO., 351 So. State. Bell phone 5235. Ind. 1734.

STOVE AND RANGE REPAIRS. LININGS and grates supplied for all makes. G. D Lovett Foundry, 44 N. 7th West. Bell 2304-K; Ind. 2318.

MRS. H. FONTYN, spiritual adviser and trance medium, 267 So. W. Temple. KEY-FITTING-LOCKSMITHS. C. B. COTTON, successor to Main & Cotton, 33 So. W. Temple. Ind. 1781.

MRS. LIZZIE GEISLER, 326 W. 3d N.; private home for confinement cases. Bell 1493-X; Ind. 4(37.

SCAVENGERS.

UTAH SCAVENGER CO., Wm. Illingworth, manager, cleans toilets, cesspools and grease vats. Office 860 3d E. Both phones 1619.

STAR PRINTING CO., book and job Postoffice place Telephone 1270

ORCHESTRA Our prices are right. Independent Phone 990.

PROFESSIONAL CARDS.

Hiram E. Booth. E. Carl A. Badger. BOOTH, LEE & BADGER. Boston Bldg., Telephone 507. KAIGHN & JENSEN

Practice in all the courts of Utah. 414, 415 D. F. WALKER BUILDING.

POWERS & MARIONEAUX, rneys-at-Law. Rooms 202-203-20 206 New Herald Bldg. Bell 1860. Benjamin L. Rich, Att'y. Notary Public.

WALTER W. LITTLE, 33-34 Commercial building. Bell phone 5409. DR. WILL L. ELLERBECK, dentist duite 703 Boston building.

BANKS AND BANKING

U. S. Depository.

DESERET NATIONAL BANK.
Capital, \$500,000; surplus, \$500,000.

SAFETY DEPOSIT BOXES FOR RENT.
L. S. Hills, president; John C. Cutler, vice president; H. S. Young, cashier; E. S. Hills, assistant cashier, L. W. Burton, assistant cashier, Directors: John R. sistant cashier. Directors: John R. Barnes, A. W. Carlson, John C. Cutler, David Eccles, L. S. Hills, Francis M. Lyman, W. H. McIntyre, W. W. Riter, George Romney. Reed Smoot, John C. Sharp, John R. Winder, H. G. Whitney.

McCORNICK & CO., BANKERS, Salt Lake City, Utah. Established 1873.

UTAH COMMERCIAL & SAVINGS bank, Wm. F. Armstrong, Pres.; Byron Groo, cashier; commercial banking in all its branches; 4 per cent on savings deposits; accounts solicited; satisfactory service guaranteed.

MERCHANTS' BANK. Officers: H. P. Clark, President.
John J. Daly, V. P. A. H. Peabody, V. P.
W. H. Shearman, Cashier.

ASSAYERS

BETTLES, MATHEZ & CO., A. F. Bardwell, manager; assay and chemical laboratory, 158 So. W. Temple. Both

J. W. CURRIE, 79 West 3d South St., Salt Lake City. Samples by mail or express receive prompt attention. CRISMON & NICHOLS, assayers and chemists, 229 South West Temple street, Salt Lake City.

W. H. TREMAYNE, assayer, over 140 Main street, Salt Lake City, Utah. Mail samples receive prompt attention.

R. H. OFFICER & CO., assayers, 169 South West Temple St., Salt Lake City. UNION ASSAY OFFICE, 152 SOUTH West Temple street.

BIRD-COWAN CO., 169 So. West Temple St. Bell 4114.

CONTRACTORS. HAMLIN PAINTS (incorporated). F. Keate, manager. Painting from A to

Phones 2021 MINING MACHINERY.

TRENT ENGINEERING AND MA-CHINERY CO. Phones: Ind. 517; Bell 2834. STOCK BROKERS.

E. M. WEST & CO., stocks, 321 D. F. Walker Blk. Both phones, office and res.

CARPET CLEANING.

SANITARY CARPET cleaning—compressed air and steam. Work guaranteed. National Home Cleaning Co. Phones—4256 Bell: 978 Ind

PIANO TUNING.

MORRISON. Headquarters

FOR SALE-REAL ESTATE

HOUSTONS THE HOUSERS.

If you are looking for a home, an investment or a speculation, it will pay you to see us.

\$4,500 Seven-room pressed brick cot-tage on the northeast bench, close to the Sixth avenue car line, open plumbing work, with lavatory in the kitchen, full basement, large closets, recep-tion hall, large sunny dining tion hall, large sunny dining room. This can be handled on

\$5,500 On the northeast bench, a very fine shingle bungalow, six rooms, living room with beamed ceiling, buffet built in, south front, hardwood floors. Be sure and look this up.

\$8,500 Very fine home, all furnished, on East First South, paved street, gas, sewer, something very nice. Call us up about this.

\$10,000 On East First South we have one of the neatest rungalows in town. There is a large library or den, living room, dining room, breakfast room, kitchen and three sleeping apartments, large lot, south front, paved street, close in. This will not last long. Ask us about it.

\$12,500 Something very nice in Federal Heights. Can be seen by ap-

\$15,000 Close in, on the east side, a home of eleven rooms. It is so arranged that room can be rent-

HOUSTON REAL ESTATE IN-VESTMENT CO., 351 Main Street. Phones 27. 251 Main Street. Phones : We Write Fire Insurance. Will Go On Your Bond.

FOR SALE— RANCK ADVICE ON EARTH. At Suite 232 D. F. Walker Bldg.

A good 5-room cottage, new plumbing complete, sewer connected, sidewalk, shade trees, lot 40x82 ft. on 8th East near 5th South; easy terms.

NINE ACRES ON 20TH EAST, ONLY

For anything in the REALTY line see RANCK REAL ESTATE CO., Suite 232 D. F. Walker Bldg. FOR SALE-HALLORAN-JUDGE LOAN & TRUST CO.,

11th East and Bryan ave., on car line offer for \$3,000, 5-room brick cottage with bath, toilet, e. l., cemented cellar, smoked oak finish, cemented walk, sidewalk all \$3,000, 5-room brick cottage wit paid. Terms. Make us an offer.

5-room mod. brick, 45x165 ft., southeast. Cellar under entire house, cemented, stone foundation, large front porch, large porch screened, strong house, large rooms, paneled ceiling, select hard pine finish. The brickwork is the very best. Trees, lawn, cement walk around house, sidewalk, fixtures in house. A complete home; \$3,350.

North bench, 5-room bungalow, large rooms, bath, toilet, e. l., fixtures, mantel, panel ceiling, cellar cemented, large \$3,650—5-room modern white pressed orches; \$3,500; \$500 cash, \$30 mo.

\$7,650 buys large house, brick, 8 rooms, finished first class in every respect, furnace, laundry, front cellar; 45x140 ft. on 3d ave. So. front. This property cost owner \$8,500; \$2,206 cash.

University bench, a strictly mod. home, rooms finished in bungalow style, large sellar, hot air heat, large lot, house built by owner; on 4th So. near 12th East.

6-room modern brick southeast, side-walk, cement walk around house, cellar, lawn, all fenced, alley in rear of lot, east front. Price \$2,650; \$500 cash.

Brigham St. near Federal Heights, front, 8 large room house. This is one of the most up-to-date houses on Brigham St. The arrangement cannot be improved on. The workmanship is the best. All the latest improvements. The cellar is on. The workmanship the cellar is the latest improvements. The cellar is divided in three rooms. All open plumbing, guaranteed the very best. The is low for this place; large lot, alle rear, street paved, sewer, all special assessments paid. Price \$13,000. The owner must leave city. He does not need the money and will make very easy terms.

VACANT.

5x10 rds., university bench\$1,650
50x165 ft., 12th So. 11th East 500
10x20 rds., 11th E., 5th So. 5,250
4x10 rds., 11th E., 5th So. 1,300
We handle all kinds of real estate. Tell
us your trouble in this line.
Agents Royal Fire Insurance.
HALLORAN-JUDGE LOAN & TRUST
CO.,

309 Mair St. Phones 822

MONEY TO LOAN

Phones 823.

WE ADVANCE MONEY to reliable salwe ADVANCE MONEY to reliable sal-aried employes and wage earners on their notes, to enable them to pay bills and obligations due merchants and business men and others. Money is returned to us in easy weekly or monthly payments. C. E. Stratton, 231 Atlas block.

WE have an unlimited amount of money o loan on city and farm property, giv-ng favorable prepayment options. The Home Investment & Savings Co., 6, 8, 10 West 1st South.

OUR liberal terms on short-time loans will save you both money and inconven-ience. A call at our office will convince you. Business strictly confidential. Atlas Credit Co., 407 D. F. Walker bldg.

NOTES OF SALARIED PEOPLE and business concerns bought, without security; cheapest rates; easiest payments. Offices in 66 principal cities. D. H. Tolman, room 338 Atlas block.

WE WANT to meet you and explain why we make more real estate loans than any three competitors combined. Russel Tracy No. 11 East 1st South street.

AMOUNTS OF \$500 AND UP; low-rate of interest. Houston Real Estate Inv. Co., 351 Sc. Main street. Phones 27. SALARY LOANS negotiated for perconfidential. 421 Herald Bldg.

MONEY TO LOAN on real estate Halloran-Judge Co., 309 South Main St. BUILDING loans; free booklet of plans. Salt Lake Security & Trust Co., 32 Up.

ON UTAH and Idaho farms; special op-tions. Miller & Viele, 303 McCornick Bldg.

TYPEWRITERS.

TYPEWRITERS RENTED, exchanged, sold. Phones 430. Utah Typewriter Exsold. Phones 430. Utah Typewriter Ex-change Co., 62 W. 2d South.

J. W. MORRISON. Headquarters Clayton-Daynes Music Co.; residence 56 cleans toilets, cesspools and grease vats. Gordon avenue, Office 860 3d East. Both phones 1619.

FOR SALE-REAL ESTATE

FOR SALE-\$4,500—Fine close in corner, 115\(\frac{1}{2}\)x115\(\frac{1}{2}\),

E. 3d So. This corner is worth
\$500 more than asked.

corner will bring \$10,000 or more if cut up NOW. Make an offer on 122x1423 on 11th E., near 1st So.

Make an offer on 80x136, on McClelland avenue, near 1st So. \$25,000-20x20 rods, corner E. 1st So PARADISE LOTS

\$225 cash and upward. Terms \$10.00 cash, \$5.00 monthly. Located 11th So. and 7th East, on Wandamere car; city water. Lots are 25x158 to 16-ft. alley. They are the cheapest and best addition lots in the market. You make no mistake in buying these lots. Only a few left.

\$5,000-53x5 rods, corner, on 2d ave; fine apartment site.

EAST AND SOUTHEAST EAST AND SOUTHEAST.
\$425—\$10 cash, \$10 per month; 41½x
120; on University street.
\$450—29x126, corner, So. State.
\$500—50x139, Wilson ave., So. E.
\$650—37½x181, near 9th So., 3d East.
\$725—37x120, Ely ave., near 6th So.
and 7th East. \$800—50x132½, So. State st. Terms. \$1,000—41½x115½, 6th So. and 11th East. \$1,575—5x10 rods, 12th East, near 6th South. \$1,600—50x140, Douglas ave., near 3d

So.; west front, \$1,250—Cash; 127x125; fine corner near \$1,240—Cash; 127x125; Tine corner hea \$tate. \$1,850—50x165, 7th So. hear 4th East. \$3,500—10x10, corner E. 6th So. \$4,000—Large; corner Douglas ave. WEST SIDE \$385-35x140; easy terms; 5th So. and

\$th West. \$550—51x140, 5th So. and 7th West. Easy terms.
\$450—4x10 rods, corner So. 3d West.
\$600—50x154, near 2d So. and 10th W.
\$525—50x150, 7th W. and 5th So.
\$675—37½x146, Jefferson street, near \$1,500-66x146, Jefferson street, near 8th South. \$400-60x142, near 4th N. and 6th W. \$1,400-10x20, corner 5th No. and 9th West.

Homes and business property our specialties. PETERSON REAL ESTATE INVEST-MENT CO. 330 Main St.

Cut this out. It appears but once.

\$1,000—Cash; 39x1233, with alley and turn; 3d ave. \$1,100—Cash; 49\x82\\; zd ave.; paving & on the

west front, \$10,000—165x165; corner 2d ave. \$10,000—5x9; 1st ave; close in; apart-

BEFORE BUYING. \$3,250—New 5-roo 5-room modern brick; back and front porches; nice cor-ner lot; 7 blocks from P. O. \$500 cash, bal, like rent.

\$3,650—5-room modern pressed brick cottage; bath, toilet, etc.; 39x115-foot corner; \$800 cash, balance monthly; southeast. \$2,650—4-room brick cottage; southeast; bath, toilet, etc.; \$400 cash,

brick cottage; bath, toilet, etc.; corner lot; south and east front; \$800 cash, balance monthly. On O

rods of ground; bath, toilet, etc. \$5,000—8-room modern; strictly up to date; bath, toilet; hot air furnace, e. l.; 2½x10-rod lot; basement cemented; facing southwest

If you want to buy, see us. If you & want to sell, list with us. We have the

PETERSON REAL ESTATE INVEST-MENT CO. 330 South Main. Bell 3320. FOR SALE-

BEAUTIFUL IDLEWILD ADDITION The best speculation on the east

LOTS \$125 TO \$250 EACH. \$10 CASH, \$5 A MONTH.

They will double in value in a year. SUNNYSIDE ADDITION.

14th East and 12th South Streets. Only 16 lots left. See these additions and others will

A. N. HUMPHRIES No. 78 West Second South Street.

FOR SALE-WEST SIDE BARGAIN.

Splendid 4-room cottage, near 2d So.; water, e. l. and newly papered; nice lot, with fruit and shade trees; fenced; good chicken house and run; \$1,300 cash or \$1,350 terms; \$300 cash, bal. \$25 monthly. It's worth more money. Owner leaving

PETERSON R. E. INV. CO., 330 SO. MAIN. FOR SALE-FOR SALE—
RENT OR LEASE.
FINE LARGE 50x130-FT. STOREROOM
AND BASEMENT ON 3D SO. LONG
TERM. GET BUSY. REASONABLE.
PETERSON R. E. INV. CO.
330 SO. MAIN.

Basement; \$3,600.
5-room br. at 936 S. 2d West st., 10
5-room br. at 936 S. 2d West st., 10
120, 132 THE BARGAIN MAN,
EPH. T. OBLAD,
12, 13 Comm. Bik. Ind 1224.

LADIES-Ask your druggist for Emerson's Tansy Wafers; put up in yellow wrapper, with crown trademark. On market 20 years. Accept no substitute. For sale by all druggists. Cut this out for future reference.

MILLING AND JOBBING GET estimates from Crescent Mfg. Co. before letting your, milling or jobbing. Work delivered promptly, 28 E. 8th So. Bell. 3271; Ind. 1331.

CARPENTER AND JOBBER.

CALL J. W. McCUNE, Ind. phone 1043. WE WRITE FIRE INSURANCE.

FOR SALE-REAL ESTATE. FOR SALE-

LAURELHURST ACRES ADDITION.

-Cream of the Southeast Bench

-Has first-class water rights. -A full water right goes with each -City Water Conduit and Electric

Light line now runs through the top of this property. -Will soon have street car service. -Buy in advance if you want to make

-Why buy small lots in the same vicinity and pay almost as much? -One Laurelhurst acre equals ten 25--Investigate this before buying else-

-Free auto trips every hour.

CHANDLER & SOULES COMPANY,

425 Atlas Block.

Bell 3402.

B. & C. B. & C. B. & C. B. & C. CLOSE IN HOMES IN

JEFFERSON PLACE. Jefferson Place offers a splendid opportunity for a close-in home. Many people prefer a home within the paved district, where they ared not use the street car. Jefferson Place is just the thing. Located within 6 blocks from the postoffice, off Eighth South, near West Temple street, it can be reached in a twelve-minute walk from the

business center. The houses which have been erected in Jefferson Place are not high priced. Each one will cost \$2,600. The terms upon which they can be purchased are \$250 cash and the balance monthly payments of \$25 a month. Liberal conditions are given under the contract, af-

Lot 37x110 ft. to alley near 4th East and south of 11th South, sidewalks and trees; \$50 down, bal. \$10 per mo.

S1,250.

Fine corner lot on East 5th South, 30x82 ft., sewer and sidewalk taxes paid.

Fine corner lot 56x157 to alley on 8th East near 11th South, with 2-room liouse that pays 9 per cent; easy terms.

FOR SALE—

Cut this out. It appears but once.

VACANT LOTS

BELOW MARKET VALUE

NORTH, SOUTH, EAST AND WEST

MAKE YOUR SELECTIONS NOW.

BARGAINS ARE BECOMING SCARCE. YOU CANNOT DUPLICATE THE FOLLOWING AT PRICE QUOTED. MANY ON EASY TERMS.

NORTHEAST

NORTHEAST

To do did not a neat parlor, large dinting room, sunny bed rooms and convenient kitchen, they contain ample pantries and large clothes closets. Splendid front and rear screened porches are also included.

New bungar

U THESE HOMES. They will please to \$3,000

NORTHEAST BENCH LOTS.

No part of Salt Lake City has vitnessed greater development uring the past vectors. **No part of Salt Lake City has witnessed greater development during the past year than the apartment site.

**12,000—110x115; 1st ave; close in; apartment site.

**6,000—55x115; 1st ave.; close in; apartment site.

**HOME BARGAINS

SOME ON EASY TERMS. SEE THEM BEFORE BUYING.

**SOME ON EASY TERMS. SEE THEM BEFORE BUYING.

**Some on the Northeast Bench. Below is spread the whole valley in its spread the whole valley in its spread the sust of the basements, hardwood floors and cement basements.

In addition to the natural advantages of the locality, every modern convenience is available for the home builder. It is a section adapted to fine homes. Far above the smoke line, it is exceptionally healthful We have just placed on the mar-ket three plats of choice lots, hav-

ing a south front, on Eleventh & avenue, "The Boulevard," which will become the fashionable drive in the future. The curbs and gut-ters and cement sidewalks are laid. The city water passes. In every respect they offer an opportunity &

The plats include eighteen lots, ranging in price from \$750 to \$1.500. The terms are very easy, being 10 per cent cash and the balance \$20 There will be no opportunity to buy Northeast Bench lots on easier

terms and more reasonable prices. Have your first choice. Bargains in all kinds of real esm tate.

BURT & CARLQUIST, Real Estate, Loans, Fire No. 14 West Third South St. Phones 350.

B. & C. B. & C. B. & C.

FOR SALE-

HARRINGTON

Good nearly new 10-room pressed prick double house, close in; \$4,500; lot 2ax10; stable.

One acre good land; 3-room brick house; good barn; fruit and shade trees; constantly flowing stream of water; east side; \$1,500.

Special-40 acres suitable for fruit and chicken ranch, 1½ miles from electric line; large 2-room brick house, barn, cellar and outbuildings; 5 acres in lucerne; 4 acres ready for seeding; 150 fruit trees, mostly bearing; fine spring; water right; all fenced. The price talks-\$1,500.

A Dandy-5-room modern brick, fine location, big lot. Snap if taken at once. Be sure and see it-\$3,000. B. S. HARRINGTON Basement Atlas Block. Phones: Bell 5406; Ind. 375.

FOR SALE-ONE WEEK SPECIAL. An eight 4-room each apartment house on Brigham, renting for \$316.00 per month; on Brigham, feeting for \$315.00 per month; our price, \$23,000.

5 building lots on 9th ave., facing south, each 2½x7 rods to alley, \$1,350.00.

5-room modern frame, 1½ blocks east of C. & C. bldg., lot 4 rods frontage, full basement; \$3,600. 5-room br. at 936 S. 2d West st., lot 50x

FOR SALE—

JOHN REEVES CO.,

206 HERALD BLDG.

8-room modern, furnace, e. l., laundry with stationary wash tubs, fruit and stable, kitchen range goes in, located on 13th East. A real bargain at \$4,000; good

A good store building with 4 living rooms and stable, e. l.; only \$1,700.

40 acres East Mill Creek, a great bar-30-acre farm all in cultivation, house and outbuildings, all fenced, good water right. Possession can be had the first of March. Make small payment now, another 1st of March; balance easy.

WE WRITE FIRE INSURANCE.

WILLIAMS, Sandy, Ctal.

strictions on 9th East; the first boulevard paved with asphaltum. Our Mr. R. F. D. No. 4, box 111.

Burhen will meet you on the tract from 1 to 5 o'clock today. Take Ashother 1st of March; balance easy.

\$\frac{5}{5}\text{-room} \text{ frame, pantry, 2 closets, barn;}{5}\text{300 cash, balance \$\frac{31}{200} \text{ per mo. 8th}}{5}\text{ which runs through our tract.}

West bet. 1st and 2d So. Call owner. Ind. phone 2230.

Under Desert Bank.

SALE—Several modern houses;
small payment; balance same as rent.

Also few lots, Nye's addition. Snap.

W. B. ANDREWS & CO.,

201 D. F. Walker Bidg. Both phones.

FOR SALE-REAL ESTATE. FOR SALE-

SOUTHEAST 53x160 feet to alley, with barn for 12 horses, and 53x33 additional barn room. SPALDING Near 11th E., Princeton. \$1,000 52x157 feet to alley, Windsor and Prince-

50x157 feet to alley, 8th E. St., near 50x148½ feet to alley, 6th E. street near north entrance to Liberty park.

50x111.1, Laird Ave. near 9th East. \$875 41½x173.2 feet to alley, near 11th E. and 50x200 feet to alley, near 11th E., near

> BUY NOW. ASHTON-JENKINS CO., Mortgage Bankers, 47 Main Street.

Liberal terms on any of above bar-

BIRRELL-SHIPP REALTY COMPANY, "THE Real Estate People."
We don't know of one single person who has judiciously bought real estate in Sait Lake within the last few years but who has made, or can make, good profits by selling. No investment is safer, and we know of none promising bigger returns. We offer this week some exceptionally good buys, some for quick profits, others for investments, BUT ALL SURE MONEY MAKERS.

BUSINESS PROPERTY. EUSINESS PROPERTY.

We have several very desirable pieces of business property, which can be had at prices that cannot fall to make big money. Some is improved and bringing in good returns; others can be leased to good advantage to purchaser. Some also is "near business" property, improved, and constantly increasing in value.

APARTMENT HOUSE.

One of the best investments we have

One of the best investments we have ever had. It is very close in, always has a waiting list, rents lower than others and still PAYS 18 PER CENT ON IN-VESTMENT. Can be handled for a few thousand dollars down and pay for the rest from the revenue of the building. If rest from the revenue of the building. If your money is bringing in less than 15 per cent net, this should interest you.

FEDERAL HEIGHTS.

Two of the choicest lots in Federal Heights are offered way below their real value. Also have for sale one of the choicest homes in the heights at a very

ow price and on easy terms. Few homes in the city are nicer, none better built or more conveniently arranged. Ten large rooms, hot water heat cost over \$1,000; two baths and tollets, several closets, full cement basement; beautiful lawns, shrubbery, roses, etc. Over 100 feet frontage. Terms to suit.

Few homes are as well built as this Each house is fully modern, containing complete plumbing fixtures, with sewer connections, gas and electric light service. In addition to a neat parlor, large dining room, sunny bed rooms and

New and modern 5-room pressed brick bungalow, close in; sewer connection, gas range, gas and electric light fixtures, bufturn; 3d ave.

—Cash; 49½x82½; zd ave.; paving
paid.

—Half cash; 82½x165; 9th ave. A

—Walks and gutters.

—Screened porches are also included.

The lots are 40 feet wide and front will be properly graded, with cement sidewalks and gutters.

—SNAP Fire visitions of the first control of the control of the first control o \$30 a month, so you can make the first payment buy the house.

of the best little homes in the city. Large cement basements, hardwood floors and numerous other conveniences, making two of the most complete homes to be had. Located between Brigham street and First avenue, they make ideal homes for particular people. Considering the way they are built and the location, the price is very reasonable. In fact, the owner will be satisfied to get out even. Some big bargains in our BUSINESS OPPORTUNITY ad in another column.

We're also leaders in that line. BIRRELL-SHIPP REALTY COMPANY,

Everything in Real Estate, Newhouse Building (Ground Floor). 3333-Either Phone-3333

will pay for it.

FOR SALE-

4-room brick cottage in course of con-struction. Located in choice part of the west side. Cement walks, car service,

etc. Easy terms can be arranged. \$1,800,00 6-room brick house, near 7th So. and 8th West. There is a good lot with this house. Two car lines, electric lights, etc. This house can be rented to two parties for \$25 per month. Very easy terms can be had on this place. In fact, the rent will nay for it.

Third So.; \$275 per front foot.

BARGAIN FARM.

53 acres good farm land, 6 miles from city and 3 miles from car line; good water right, 6-room brick house, barns, etc. See us at once, for this will not last. Price has been reduced for a few days to

\$3,500.00 7-room modern house, located south-east, in Forest Dale. The ground is 100x155 feet, and is a corner. Good barn also on this place.

water; east side; \$1,500.

One acre good land and 3-room house; 14th South; \$1,200.

Six-room modern 2-story brick, with half acre of land; fine location; \$4,300.

Special—40 core 160-acre dry farm in good locality; close

THE HOME INVESTMENT & SAV-6-8 West First South Street.

FOR SALE—
CROMER & CO.,
No. 11 East Third South St.
50x159 to alley of 17 ft., with a 3-room house, on 12th So. near Main, \$900, terms; 49½x82½ ft., with a 7-room house, and outbuildings, on Pear, near Center St., \$1,700; 49½x107 ft., with a 4-room house, on 5th W. near N. Temple, \$1,800; 50x150 ft., with a good 7-room house, barn, outbuildings, fence and shade, on 2d W. near 10th So., \$2,250; 137½x140 feet, corner 13th E. and 10th So., with a good modern 9-room brick house, large barn, and outbuildings, \$4,000; 66x165 feet trackage for \$1,000; 89½x165 ft. on 6th W. near N. Temple, \$2,250; 40x165 ft. on 5th So. near Main, \$6,000; 2 acres, with house and barn, orcherd, S. E., \$1,100; 10 acres of nice, good land, and first class water right, near city limits, \$500. We have some good buys. Come in for particulars. Cromer & Co., No. 11 E. 3d So. St. FOR SALE-

FOR SALE-MR. RAILROAD MAN, MR. RAILROAD MAN, here is a bargain for you: 3-room brick, bath, pantry, closet, front and back porch, 2½x8 rods, on 5th W. near So. Temple. 4-room brick, with 2½x7 rods, to an alley, on 8th W. Will make terms to suit, and the price right. Call either phone.

HOME AGENCY CO., Cartwright & McGhie, 49-50 Commercial Block FOR SALE-6-room frame, bath, pan-

FOR SALE-REAL ESTATE.

G LIVINGSTON INVEST-MENTS COMPANY.

RED APPLE ORCHARDS. The western irrigated orchards will in the future supply the apple markets of the world. "Five acres of irrigated orch-ard land is sufficient to support a fam-ily and keep it busy."—Theodore Roose-velt

ard land is sufficient to support a family and keep it busy."—Theodore Roosevelt.

The finest fruits are raised in irrigated orchards and this is the reason why Utah has taken more prizes on her fruit than any other western state.

At the recent State Fair the display of apples was magnificent and this in itself ought to show ordinary people that apple raising is a safe line of investment.

This Company planted a tract of 275 acres, which is the largest orchard ever planted in Utah. All planted to red apples. We are selling this orchard in tracts of five acres on payment of \$100 down, \$15 per month for four years, and after expiration of contract take a mortgage for balance to suit convenience of purchaser.

This orchard is within one-half mile of these or that the could be had in Utah at less price, with Utah's fine climate, than could be had in Idaho, and a crop condition that could not be matched in the United States, you would say that if this is true this would be the place to invest.

We claim we have all of these in the Gunnison Valley. Utah, and can prove it to your satisfaction.

We are offering our farm lands with full water right in tracts of 20 acres or any size you want, at prices ranging from \$60 down, \$15 per month for four years, and after expiration of contract take a mortgage for balance to suit convenience of purchaser.

This orchard is within one-half mile of these in the Gunnison Valley. Utah, and can prove it to your satisfaction.

We are offering our farm lands with full water right in tracts of 20 acres or any size you want, at prices ranging from \$60 down, \$15 per month for four years, and after expiration of contract take a mortgage for balance to suit convenience of purchaser.

chards should be worth not less than \$1,000 per acre.

We have better climatic conditions than Colorado, and much better than any other part of this state, as we had a full crop of all kinds of fruits this year, which should add greatly to the value of this locality for fruit raising. We give a full water right with each acre, which is sufficient for the most intense cultivation.

If you want an orchard, don't fail to see us. We own these lands and are not fiscal agents.

fiscal agents Call or write for our apple folder. SPALDING LIVINGSTON INVEST-MENTS COMPANY, FIFTH FLOOR NEWHOUSE BLDG., SALT LAKE CITY, UTAH.

FOR SALE-

HOUSTONS THE HOUSERS.

If you are looking for a home, an investment or a speculation, it will pay you to see us. investment or a specula

Fifty-foot lot in Villa Park addition, close in. \$800 21/2x7 rods on Eighth avenue. Good view.

\$850 Small lot on 6th ave. Sewer and sidewalk paid for. \$1,000 Lot 40x130 feet to an alley, on 11th East, between 6th and 7th South streets, west front. Good

view of the city.

\$1,250 40x115 feet to an alley on 7th avenue, close in, south front. A Nice lot on 9th East, west front, alley in the rear, sidewalk and sewer paid for. Terms.

\$1,600 One lot on 5th avenue, 3x7 rods, improvements paid. \$1,750 50x140 feet, west front, on 12th East, between 3d and 4th So.

HOUSTON REAL ESTATE IN-VESTMENT CO., 351 Main Street. Phones 27. We Write Fire Insurance.

All new houses on this block,

FOR SALE-For a short time, a beautiful building site for a residence, terrace

or apartment house; a corner, close in, near two car lines. Inquire at once of owner at 353 4th avenue, city. THE HOME INVESTMENT & SAV- FOR SALE-NEW BUSINESS.

Four new 5-room mod. bricks; S. E. part; \$3,000 to \$3,500. Good terms.

Two-room brick on lot 5x5 rods, located on N. E. bench; only \$1,650 cash.

Six-room buses on large lot west on

Third So.; \$275 per front foot. BARGAIN FARM.

UTAH-IDAHO INVESTMENT CO.,

Six-room house, on large lot, west

212 South Main St., Rooms 5 and 6.

AN OPPORTUNITY

presents itself every day in Salt Lake City. You can buy almost anything in our line and make money on it. We know that the following pieces are moneymakers. We have many others also.

414 by 165 feet, on State street, at \$75 per foot.

41½ by 165 feet, on State street, at \$65 per foot.

41½ by 165 feet on 3d West, between 2d and 3d South, at \$200 per front foot. This is business property. See the development in this section.

50 feet on 5th So.. Just east of city and county building, \$100 per foot.

Four building lots (each 37½ feet frontage), just south of Liberty park, \$900 for the four.

Waln street, between Main street, between 2d and school. \$2,300.

New 4-room brick electric light, front 50x128 feet; \$1,900.

BIGGEST BARGA.

Main street, between 2d and school. \$2,300. the four.
50 feet in 13th East, near 10th So., west front, \$650. We have houses and lots in all parts of town. If you want something extra good on the northeast bench, look at the ouses now being built at the corner of 8th avenue and G street. See the struction. They will be complete about 30 days. Oak floors, best of plumbing, furnace. Everything up to date.

If you are going to build, get a site in Federal Heights, the only high class restricted residence district. See us for

age our specialty.

"If you don't see us, we both lose."

N. M. LONG & CO.,

Both phones 4217. FOR SALE-Farms and suburban acre-

All kinds of real estate and insurance 52 W. 2d So. (upstairs). Phones 492.

plats and prices. STOWE & PALMER.

FOR SALE— Bell 2277. BEAUTIFUL ORANDA. \$25 down, \$10 month. \$250—Lots, cement sidewalks, water piped to curb, conservative building re-strictions on 9th East; the first boule-

FOR SALE-REAL ESTATE. FOR SALE-

SPALDING LIVINGSTON INVEST MENTS COMPANY.

IRRIGATED FARM LANDS.

Everybody wants irrigated lands for the

the \$\$5 land all finely set to alfalfa.

Our crops of grain, alfalfa and sugar over the sum of the

before buying from us.

Call and see us at our offices or write
for our Gunnison folder. SPALDING LIVINGSTON INVEST-MENTS COMPANY, FIFTH FLOOR NEWHOUSE BLDG., SALT LAKE, UTAH.

FOR SALE-

SOME GOOD BARGAINS IN FINE RESIDENCE LOTS.
\$1,200—Fine lot, 40x182 feet, south front, close in on 10th ave.
\$1,100—2 fine lots near 3d East and 8th South. These are a bargain. \$1,250-A fine lot, 40x115 feet, east front, near university

near university.
\$1,300—Lot in same location, west front,
40x115 feet.
\$1,500—Corner lot facing south and west,
2½x7 rods, on 8th ave. Just the
place to build a home.
\$1,500—A well located lot on 5th ave, 8x3
rods. An excellent buy,
\$2,000—A beautiful lot 40x105 feet, facing
north on 2d South St.
\$3,000—Fine lot 5x10 rods, facing east on
12th East. Well located.
\$2,650—2½x7½ rods facing west near
South Temple. An excellent place
to build a home. to build a home. \$3,500—A fine large corner lot, 125x115 feet, on north bench. North and west front. \$4,000-A beautiful corner lot on 2d South

front.
\$6,500—A beautiful corner lot on 1st South close in. Room for a fine home, garage and barn.

HOFFMAN BROS.,
62 W. 2d South Street,
Both phones 244.

55x140 feet to alley, north and west front.

FOR SALE— Bell 2277. HOMER. Ind. 827. \$2,000- 23x10; East 2d South. \$900—20rner on 9th ave. \$700—38 feet on L and 9th. \$1,200—40x150; 2d So. and 18th East. HOMER,

Handsome red pressed brick cottage of eight large and conveniently arranged rooms; modern throughout, including fur-nace; lot 24/x10 rods, east front, nice lawn,

FOR SALE-A NINTH EAST BARGAIN.

Under Deseret Bank.

yard fenced and well kept. Owner forced to sell. See ASHTON-JENKINS CO., 47 Main Street.

FOR SALE-DOLLAR OPPORTUNITY. We offer you today a special bargain; 4-room pressed brick; closet, pantry, city water, electric light; near car line; lot 50x150; all fenced; chicken house and run; price, \$2,100. Only \$100 cash; balance \$17.50

month, 7 per cent interest. HUBBARD INVESTMENT CO., 66 West Third South. YOU WILL BE MORE HAPPY
IF YOU STOP PAYING RENT.
We offer you a 5-room modern frame
bungalow at \$2,500; 4-room brand new
pressed brick, with bath, at \$2,250. Small
payments down; same as rent for the

CANNON & CANNON 18 East South Temple St. HILL CREST lots are 40x165 feet in size. Price, per lot, \$225; on easy terms without interest.

HUBBARD INVESTMENT CO.,

66 West Third South

cheaper than any other firm can offer. Price \$110 and up. Terms to suit. EMERSON HEIGHTS lots have cement sidewalks and city water. Building restrictions. Price \$250 and up. Terms easy.

HOUSES are sold by us at bargain

New 4-room modern brick, bath, hot

prices and on easy terms.

FOREST DALE lots are sold by us

and cold water, front and screened porches, cemented cellar, walk and sidewalk, lawn, etc. Lot 43x128 to alley, All in first-class condition. Near car New 4-room brick, water in kitchen, electric light, front and back porches;

BIGGEST BARGAIN IN TOWN-6-

room adobe house, barn, etc.; west of Main street, between South Temple and Only \$3,000 cash. No trouble to show property.

CANNON & CANNON 18 East South Temple St. FOR SALE-HOMER. \$2,250-Neat four-room cottage; 7th and \$3,750—5-room bungalow; n. e. bench. \$1,250—House and large lot; 2d So. and 13th East. \$3,250—4x10; good old house; 7th So. and 6th East. \$3,250—4x8, on 7th So. and 7th East;

\$5,200—93x5, on it so, and it hast, 6-room brick. \$8,500—Ten-room bungalow; palace; walking distance. HOMER, Under Deseret Bank. SALE-Good 5-room house, FOR Easy payment. Terrace, 8 pay 18 per cent net. Address houses, pay 18 per cent C 27. Herald-Republican.

FOR SALE-160 acres dry farm, 40 acres cultivated, house, good barns, outhouses, gasoline engine and tank, 2 wells, drill, 2 ows and all farming implements, some \$5,500.

J. WILLIAMS, Sandy, Utah.
R. F. D. No. 4, box 111.